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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/811,911	03/19/2001	Rebecca Anne Ansley	Ansley 1	8956

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EXAMINER

SUBRAMANIAN, NARAYANSWAMY

ART UNIT PAPER NUMBER

3692

MAIL DATE DELIVERY MODE

07/09/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

**Office Action Summary****Application No.**

09/811,911

**Applicant(s)**

ANSLEY, REBECCA ANNE

**Examiner**

Narayanswamy Subramanian

**Art Unit**

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 27 March 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This office action is in response to applicants' request for continued examination filed on March 27, 2006. Amendments to claims 1 and 10 have been entered. Rejections made under the second paragraph of 35 U.S.C. 112 and under 35 U.S.C. 101 have been withdrawn in view of the amendments. Claims 1-11 are currently pending and have been examined. The rejections and response to arguments are stated below.

#### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Boston (US Patent 4,766,293) in view of Roslak et al. (US Patent 7,010,501).

Claim 1, Boston teaches a method, comprising: storing, in at least one database within a portable first computing device, financial transaction data (See Boston Abstract and Column 2 lines 5-13) and budgetary data (See Boston Column 2 lines 17-20); evaluating said transaction data using said budgetary data to determine at least whether a transaction value exceeds a budgetary constraint for a transaction (See Boston Column 2 lines 22-27); displaying, upon a display device, a message indicative of the results of said evaluation, said displayed message indicative of whether said transaction is appropriate with respect to said budgetary constraint (See Boston Column 5 lines 30-32).

Boston does not explicitly teach the step wherein data stored in said at least one database of said portable computing device is periodically synchronized with the same data stored in at least one corresponding database within a second computing device.

Roslak teaches the step wherein data stored in said at least one database of said portable computing device is periodically synchronized with the same data stored in at least one corresponding database within a second computing device (See Roslak Column 24 lines 13-36).

It would have been obvious to one of ordinary skill in the art to modify Boston to include the teachings of Roslak. The combination of disclosures suggests that users would have benefited from being able to carry out the authorization procedure independently of a central processor (See Boston Column 3 lines 6-10).

Claim 2, Roslak teaches generating, at one of said first and second computing devices operating as a master computing device, a report indicative of transaction patterns associated with at least said first and second computing devices See Roslak Column 19 lines 1-19 and Column 19 line 29 – Column 20 line 40).

Claim 3, Boston teaches storing, in one of said first computing device and second computing device, accounts data including information pertaining to accessible financial accounts, said accounts database providing available credit or debit amounts to update budgetary data during said step of synchronizing (See Boston Abstract).

Claim 8, Boston teaches correlating individual transactions with associated annual budgets via the budgetary item identifier field of the transaction data and accounts data; and determining whether at least one of the annual and periodic budgets associated with the

transaction type are exceeded by a particular transaction (Implied in Boston's disclosure, the transaction limits are interpreted to include periodic budgets).

Claim 10, Boston teaches the step where in the case of an evaluation indicative of exceeding a budgetary constraint, displaying upon said display device a message indicative of said budgetary constraint being exceeded (See Boston Column 5 lines 39-42, denial message is a message indicative of said budgetary constraint being exceeded).

Claim 11, Boston teaches the step wherein a transacting entity utilizing one of said first and second computing devices inputs transaction data contemporaneous to effecting said transaction, said displayed message indicating to said transacting entity whether said respective transaction should proceed (Implied in Boston's disclosure).

Claims 4-7 and 9, Boston does not explicitly teach the features discussed in these claims. Official notice is taken that storing variables in specific fields in a record is old and well known in the art. These fields help in the efficient arrangement and retrieval of data for further processing and/or display. It would have been obvious to one of ordinary skill in the art to modify Boston to include these features. The combination of disclosures suggests that users would have benefited from efficient arrangement and retrieval of data for further processing and/or display.

#### ***Response to Arguments***

4. Applicant's arguments with respect to pending claims 1-11 have been considered but are moot in view of the new ground(s) of rejection.

**Conclusion**

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure is listed on the enclosed form PTO-892.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached at (571) 272-6779. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Dr. N. Subramanian  
Primary Examiner  
Art Unit 3692

June 5, 2007